Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. <b>Your 1</b>	full name		
govern identifi	he name that is on your iment-issued picture cation (for example, river's license or	Don First name Leroy	Delores First name
passpo		Middle name	Middle name
identifi	our picture cation to your meeting e trustee.	Moore Last name	Moore Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All oth	her names you		
	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your S	the last 4 digits of Social Security	xxx - xx - 0058	xxx - xx - <u>1136</u>
Individ	ber or federal ridual Taxpayer tification number	OR	OR
identiii	isation number	<b>9</b> xx - xx	<b>9</b> xx - xx

Last Name

Document Don Leroy

Debtor 1

Case Number (if known) \_

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN	
5.	Where you live	1001 Marie Ave Number Street	If Debtor 2 lives at a different address:  Number Street	
		Machesney Park IL 61115 City State ZIP Code WINNEBAGO County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.  Number Street	
		P.O. Box  City State ZIP Code	P.O. Box  City State ZIP Code	
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	

Debtor 1 Don Leroy Document Page 3 of 59

Case Number (if known) \_\_\_\_\_\_

Pa	Tell the Court About You	r Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	☐ Chapter 7					
	under	☐ Chapter 11					
		☐ Chapter 12					
		☐ Chapter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	■ No    Yes. District   None   When   Case Number   MM / DD / YYYY    District   None   When   Case Number   MM / DD / YYYY    District   When   Case Number   MM / DD / YYYY					
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No    Yes. Debtor Relationship to you   District When Case Number, if known   MM / DD / YYYY    Debtor Relationship to you   District When Case Number, if known   MM / DD / YYYY					
11.	Do you rent your residence?	■ No. Go to line 12 □ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? □ No. Go to line 12. □ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.					

5	or 1 Don	Leroy	Document	Page 4 of 59
Debto	First Name	Middle Name	Last Name	Case Number (if known)
Par	t 3: Report About An	ıy Businesses You Owı	n as a Sole Proprietor	
	A		0 . 5	
12.	Are you a sole propri of any full- or part-tin		Go to Part 4.  Name and location of business	
	business?	_		
A sole proprietorship is business you operate a individual, and is not a separate legal entity su		an	Name of business, if any	
	a corporation, partnerhsi LLC. If you have more than or	p, or ne	Number Street	
	sole proprietorship, use a separate sheed and attact to this petition.			
			City	State Zip Code
			Check the appropriate box to d	lescribe your business:
			☐ Health Care Business (as	defined in 11 U.S.C. § 101(27A))
			☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))
			☐ Stockbroker (as defined in	n 11 U.S.C. § 101(53A))
			☐ Commodity Broker (as de	fined in 11 U.S.C. § 101(6))
			☐ None of the above	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	_	he Bankruptcy Code.	am NOT a small business debtor according to the definition in
			am filing under Chapter 11 and Bankruptcy Code.	I am a small business debtor according to the definition in the
Pai	Report if You Ov	vn or Have Any Hazard	ous Property or Any Property Tha	t Needs Immediate Attention
14.	Do you own or have a	any No.		
	property that poses of	Vac	What is the hazard?	
	alleged to pose a three of imminent and	eat —		
	indentifiable hazard t public health or safet			
	Or do you own any	.,		
property that needs immediate attention?  For example, do you own perishable goods, or livestock				
	that must be fed, or a bu that needs urgent repairs	ilding		
			Where is the property?Number	

City

ZIP Code

State

Document

Debtor 1

Don Leroy

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case Number (if known)

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Don Leroy Document Page 6 of 59

Case Number (if known)

16.	What kind of debts do		consumer debts? Consumer debts are d				
	you have?	as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.					
		Yes. Go to line 17.					
			business debts? Business debts are debestment or through the operation of the busin				
		No. Go to line 16c. Yes. Go to line 17.					
		_	we that are not consumer debts or business	debts.			
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.				
	Do you estimate that after		er 7. Do you estimate that after any exempt is are paid that funds will be available to distr				
	any exempt property is excluded and	□No.					
	administrative expenses are paid that funds will be	Yes.					
	available for distribution to unsecured creditors?						
8.	How many creditors do	■ 1-49	1,000-5,000	25,001-50,000			
	you estimate that you owe?	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
		200-999					
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion			
		\$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion			
20.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	to be?	■ \$100,001-\$500,000 ■ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
Pai	t 7: Sign Below	, , .	_ , , , ,				
or	you		I declare under penalty of perjury that the inf	ormation provided is true and			
	,	correct.  If I have chosen to file under Chap	ter 7, I am aware that I may proceed, if eligib	ole, under Chapter 7, 11,12, or 13			
		of title 11, United States Code. I ununder Chapter 7.	nderstand the relief available under each cha	apter, and I choose to proceed			
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				• •			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
		_	nent, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for d 3571.				
		/s/ Don Leroy Moore Signature of Debtor 1		Delores Ann Moore ature of Debtor 2			
		Executed on03/09/2017	7 Fyer	outed on 03/09/2017			
		MM / DD		MM / DD / VVVV			

Debtor 1

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Debtor 1	Don	Leroy Moore		Case N	lumber (	(if known)	
	First Name	Middle Name	Last Name		·		
•	r attorney, if you are nted by one	proceed under Chapte each chapter for whice	er 7, 11, 12, or 13 of title 1 <sup>2</sup> th the person is eligible. I a	tition, declare that I have info 1, United States Code, and h ilso certify that I have deliver 7(b)(4)(D) applies, certify tha	nave ex red to th	plained the relief availance debtor(s) the notice	able under required by
•	re not represented		schedules filed with the pe			-	
-	ttorney, you do not file this page.	🗶 /s/ David	M. Lulkin	D	-t-	Date: 03/22/20	17
		Signature of Att	orney for Debtor	Da	ate	MM / DD / YYYY	
		David M.	Lulkin				
		Printed name	Luikiii				
		Geraci La	aw L.L.C.				
		Firm name	<u></u>				
		55 E. Mo	nroe St., #3400				
		Number Stree	et				
		Chicago		IL		60603	
		City			ate	ZIP Code	
		Contact Phone	312-332-1800	Er	nail add	<sub>dress</sub> ndil@gerad	cilaw.com
		6290094			IL		
		Bar number		St	ate	<del></del>	

Fill in this information to identify your case:							
Debtor 1 Don Leroy Moore							
First Name		Middle Name	Last Name				
Debtor 2	Delores	Ann	Moore				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)							
Case Number							
(If known)							

Check if this is an
amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	<b>Your assets</b> Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$ 130,540
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 79,341
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 209,881
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$85,186
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$51,726
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,068.00
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$1,597.00

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ebtor 1	Don	Leroy	Moore	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes						
Your famil	What kind of debt do you have?  Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.						
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$245.00						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  Part 4 of Schedule E/F, copy the following:	Total claim					
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00					
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00					
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. <b>Tota</b>	I. Add lines 9a through 9f.	\$_0.00					

E			Eilad 02/22/17	Entered 03/23/17 09:38:04	Desc Main
FIII IN this ir	nformation to identif	fy your case and this filing:		0 of 59	
Debtor 1	Don	Leroy	Moore		
	First Name	Middle Name	Last Name		
Debtor 2	Delores	Ann	Moore		
(Spouse, if filing)	First Name	Middle Name	Last Name		
Case Numbe (If known)	orm 106A/E	<u>3</u>			☐ Check if this is an amended filing
Schodul	le A/B: Pro	perty			12/1
Scileuui					

Describe..... What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Single-family home 7615 Elm Ave Creditors Who Have Claims Secured by Property Duplex or multi-unit building Street address, if available, or other description Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home 61115 Land Machesney Park 54,660.00 54,660.00 ZIP Code City State Investment property Timeshare Describe the nature of your ownership County interest (such as fee simple, tenancy by the entireties, or a life estat), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Check if this is a community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local 08-31-252-003 property identification number: \_ What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Single-family home 1001 Marie Ave Creditors Who Have Claims Secured by Property Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home 61115 Land Machesney Park IL 75,880.00 75,880.00 City State ZIP Code Investment property Timeshare Describe the nature of your ownership County Other interest (such as fee simple, tenancy by the entireties, or a life estat), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Check if this is a community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local 08-31-453-001 property identification number: \_

Debtor 1 Don Case 17-80670 Doc 1 Filed 03/23/17 Entered 03/23/17 09:38:04 Desc Main Page 11 of 59 Umber (if known)

01.	Do you own or have any legal or on the No.  Yes. Describe	equitable interest in a	ny residence, building, land, or similar property?		
	res. Describe		What is the property? Check all that apply.	Do not deduct secured claim	a or exemptions. But
	907 Maple Ave		Single-family home	the amount of any secured c	· ·
	Street address, if available, or other de	scription	Duplex or multi-unit building	Creditors Who Have Claims	Secured by Property
		·	Condominium or cooperative	Current value of the	Current value of the
	·		Manufactured or mobile home	entire property?	portion you own?
	Machesney Park	IL 61115	Land	<b>s</b> 36,670.00	<b>s</b> 36,670.00
		State ZIP Code	Investment property	Ψ	Ψ
			Timeshare	Describe the nature of ve	ur ownorchin
	County		Other	Describe the nature of yo interest (such as fee simple)	
			Who has an interest in the property? Check one.	the entireties, or a life est	tat), if known.
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only	Check if this is a com	nmunity property
			At least one of the debtors and another	(see instructions)	
			Other information you wish to add about this item, such	as local	
			property identification number: 08-31-252-007		
2. 🗗	Add the dollar value of the portion	you own for all of you	ur entries fro Part 1, including any entries for pages		
y	you have attached for Part 1. Write	e that number here		<b>&gt;</b>	\$167,210.00
P	Describe Your Vehicles				
-	Cars, vans, trucks, tractors, sport No.  Yes. Describe		o report it on Schedule G: Executory Contracts and Unexpirorcycles	ed Leases.	
	Make:	Ford	Who has an interest in the property? Check one.	Do not deduct secured claims	s or exemptions. Put
	Model:	Ranger	Debtor 1 only	the amount of any secured cl Creditors Who Have Claims	
	Year:	1986	Debtor 2 only	Current value of the	Current value of the
		80,000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Approximate Mileage:		At least one of the debtors and another	E00.00	500.00
	Other information:		Charle if this is community meanwhy (con	\$500.00	\$500.00
			Check if this is community property (see instructions)		
	Make:	Buick	Who has an interest in the property? Check one.	Do not deduct secured claims	s or exemptions. Put
	Model:	Century	Debtor 1 only	the amount of any secured cl	laims on Schedule D:
		2002	Debtor 2 only	Creditors Who Have Claims	
	Year:		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate Mileage:	175,000	At least one of the debtors and another	chare property:	portion you own:
	Other information:			\$510.00	\$510.00
			Check if this is community property (see instructions)		
			J		
04.			eational vehicles, other vehicles, and accessories essels, snowmobiles, motorcycle accessories		
	Yes. Describe	<u>.</u>			
	·	-	ur entries fro Part 2, including any entries for pages 	>	\$ 1,010.00

Debtor 1

Don

Case 17-80670

Filed 03/23/17

Document

Last Name

Doc 1

Entered 03/23/17 09:38:04 Page 12 of 59 umber (if known)

Desc Main

First Name Middle Name

	Part 3:	Describe Your Pe	rsonal and Household Items		
Do	you own o	r have any legal	or equitable interest in any of the following items?	Current value of portion you own Do not deduct sector exemptions	1?
06.		d goods and furr Major appliances, t	olishings urniture, linens, china, kitchenware		
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$1,000	\$	1,000.00
07.		Televisions and rad	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
	Yes.	Describe	Flat screen TV (40"), old computer, cell phone \$500	\$	500.00
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		
09.	Examples:	t for sports and Sports, photograph s; carpentry tools; n	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	\$	0.00
10.	Firearms Examples:	Describe Pistols, rifles, shoto	juns, ammunition, and related equipment	\$	0.00
11.	Clothes Examples:	Describe Everyday clothes,	urs, leather coats, designer wear, shoes, accessories	\$	0.00
	Yes.	Describe	Everyday clothes, shoes, accessories \$100	\$	100.00
12.	Jewelry Examples: gold, silver No.		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe	Costume jewelry, wedding rings, watches, earrings \$500	\$	500.00
13.	No.	Dogs, cats, birds, h	orses		
4.	Yes.	Describe	2 cats, 1 dog \$0	\$	0.00
14.	No. Yes.	Describe	usehold items you did not already list, including any health aids you did not list		
15	_		books, CDs, DVDs & Family Photos \$100  of your entries from Part 3, including any entries for pages you have attached	\$	100.00
10.			er here>		\$2,200.00

Debtor 1

Don Case 17-80670

Doc 1

Filed 03/23/17

Document

Last Name

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Desc Main

First Name Middle Name

**Describe Your Financial Assets** 

Do	you own or	have any legal	or equitable interest in any of the	he following?	Current value of the portion you own?  Do not deduct secured claims or exemptions
16.	Cash				
	No. Yes.	Money you have in	n your wallet, in your home, in a safe d	leposit box, and on hand when you file your petition	
		B00011B0			\$ 0.00
17.		Checking, savings	s, or other financial accounts; certificate If you have multiple accounts with the	es of deposit; shares in credit unions, brokerage houses, same institution, list each.	
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account	Alpine Bank	<u>\$6.00</u>
					\$6.00
18.		-	oublicly traded stocks		
		Bond funds, invest	tment accounts with brokerage firms, r	money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name:		<b>6</b> 0.00
10	Non nublic	ly traded stock	and interests in incorporated a	nd unincorporated businesses, including an interest in	\$0.00
19.	No.	ly traded Stock	and interests in incorporated a	nd difficorporated businesses, including all interest in	
	<b>=</b>	Danasiba	Name of Entity and Percent of C	hynarchin:	
	Yes.	Describe	Name of Littly and Percent of C	wileisiip.	\$ 0.00
20.	Governmen	nt and corporat	te bonds and other negotiable ar	nd non-negotiable instruments	Ψ <u> </u>
		=	le personal checks, cashiers' checks, p	<del>-</del>	
	Non-negotia	ble instruments a	are those you cannot transfer to some	one by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
21.	Retirement	or pension acc	counts		\$ <u>0.0</u> 0
		•		rings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Institution r	name:	
			Pension plan	I.A.M. international Pension fund	\$245.00
					\$245.00
22.	Security de	posits and pre	payments		
				continue service or use from a company	
	No.	Agreements with it	andiords, prepaid rent, public utilities (	electric, gas, water), telecommunications	
	Yes.	Danasiba	Institution name or individual:		
	res.	Describe	institution hame of individual.		\$ 0.00
23.	Annuities (	A contract for a	a periodic payment of money to	you, either for life or for a number of years)	Ψυ
	No.			, · · · · · · · · · · · · · · · · · · ·	
	Yes.	Describe	Issuer name and description:		
	<b>—</b> 190.	Describe			\$ 0.00
24.	Interests in	an education l	IRA, in an account in a qualified	ABLE program, or under a qualified state tuition program.	•
	26 U.S.C. §§	§ 530(b)(1), 529A	u(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and description	. Separately file the records of any interests.11 U.S.C. § 521(c):	
					\$ <u> </u>
25.	Trusts, equ	itable or future	e interests in property (other tha	n anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
					\$ <u>0.0</u> 0
26.			marks, trade secrets, and other		
	No.	nternet domain na	ames, websites, proceeds from royaltic	es and neersing agreements	
	=	Dogoriba			
	Yes.	Describe			\$ 0.00
					<u></u>

Schedule A/B: Property

Debtor 1 Don Case 17-80670 Doc 1 Filed 03/23/17 Entered 03/23/17 09:38:04 Desc Main Page 14 of 59 Uniber (If known)

27.			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes.	Describe		\$0.00
WOT	ley or prop	erty owed to yo	u f	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	Yes.	Describe		\$0.00
29.	Family sup	-		
	No.		um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
30	Yes.	Describe unts someone o	INVES VOLL	\$0.00
00.			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	
			id loans you made to someone else	
	Yes.	Describe		\$0.00
31.		insurance polic		
	No.	Health, disability, c	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	=	Danasiba	Company Name & Beneficiary:	
	Yes.	Describe		\$0.00
32.	=		at is due you from someone who has died  iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
		cause someone ha		
	Yes.	Describe		\$0.00
33.			s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$0.00
34.	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		\$0.00
35.	Any financ	ial assets you c	id not already list	
	Yes.	Describe		\$0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	
1	or Part 4. V	Vrite that numb	er here>	\$251.00
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or have any le	gal or equitable interest in any business-related property?	
	Yes.			
				Current value of the portion you own?  Do not deduct secured claims or exemptions

Debtor 1 Don Case 17-80670 Doc 1 Filed 03/23/17 Entered 03/23/17 09:38:04 Desc Main Page 15 of 59 umber (if known) — Document

38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Describe..... Yes. 0.00 Debtor 1 Don Case 17-80670 Doc 1 Filed 03/23/17 Entered 03/23/17 09:38:04 Desc Main Page 16 of S 9 umber (if known) Desc Main Page 16 of S 9 umber (if known)

riistivanie	vidule Name		
51. Any farm- and commercial fishing	g-related property you did not already list		
Yes. Describe			\$ <u>0.0</u> 0
•	entries from Part 6, including any entries for page	-	\$0.00
Describe All Property You	u Own or Have an Interest in That You Did Not List A	Above	
53. Do you have other property of any Examples: Season tickets, country club No.			
Yes. Describe			\$ <u> </u>
54. Add the dollar value of all of your	entries from Part 7. Write that number here	<b>&gt;</b>	\$0.00
Part 8: List the Totals of Each Pa	art of this Form		
55. Part 1: Total real estate, line 2			\$ 167,210.00
56. Part 2: Total vehicles, line 5		\$ 1,010.00	
57. Part 3: Total personal and househ	iold items, line 15	\$ 2,200.00	
58. Part 4: Total financial assets, line	36	\$ 251.00	
59. Part 5: Total business-related pro	perty, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-rela	ated property, line 52	\$ 0.00	
61. Part 7: Total other property not lis	sted, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines	56 through 61	\$ 3,461.00	\$ 3,461.00
63. Total of all property on Schedule A	<b>A/B.</b> Add line 55 + line 62		\$170,671.00
			Ţ.: 3,27 Heb

Official Form 106A/B Record # 740295 Schedule A/B: Property Page 7 of 7

Fill in this in	nformation to ident		
Debtor 1	Don	Leroy	Moore
	First Name	Middle Name	Last Name
Debtor 2	Delores	Ann	Moore
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS
			(State)
Case Number	r		
(If known)			

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claim as Exempt	one only even if your sp	ouse is filing with you						
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.  You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)									
_	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
Tou are clair	ming lederal exemptions. 11 0.5.C.	8 255(0)(5)							
2. For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in	the information below.						
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	1001 Marie Ave Machesney Park IL 61115 - Primary Residence	\$_75,880	\$ _ 30,000	735 ILCS 5/12-901 - \$30,000.00					
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit						
Brief description:	1986 Ford Ranger with over 80,000 miles.	\$_500	<b></b> \$	735 ILCS 5/12-1001(b) - \$500.00					
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit						
Brief description:	2002 Buick Century with over 175,000 miles.	\$ <u>510</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00					
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit						
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	<b></b>	735 ILCS 5/12-1001(b) - \$1,000.00					
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit						
Official Form 106C	Record # 740295	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2					

Debtor 1 Don Leroy Document Page 18 of 59 Case Number (if known)

Last Name

Middle Name

First Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Flat screen TV (40"), old computer, cell phone	\$_ 500	<b></b> \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_ 100	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Costume jewelry, wedding rings, watches, earrings	\$ <u>500</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$ <u>100</u>	<b>\$</b>	735 ILCS 5/12-1001(a) - \$100.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Alpine Bank, 6	\$ <u>6</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$6.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	Pension plan, I.A.M. international Pension fund, 245.00	\$ <u>245</u>	<b></b> \$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
(Subject to adjust No.	g a homestead exemption of more street on 4/01/16 and every 3 years a scruding the property covered by the	s after that for cases filed o		
Official Form 1060	Record # 740295		he Property You Claim as Evemnt	Page 2 of 2

Fill in this i	nformation to ide		o 1 Filod 02/22/17	Entered 03/23/ 9 of 59	17 09:38:04	Desc Main	
				9 01 39			
Debtor 1	Don	Leroy	Moore				
	First Name	Middle Name	Last Name				
Debtor 2	Delores	Ann	Moore				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court	for the : <u>NORTHERN</u>					
Case Number	er		(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106E	<u>)</u>					
Schedule	D: Credit	ors Who Have	Claims Secured by P	Property			12/1
Be as complet	e and accurate a	s possible. If two mar	ried people are filing together, both	are equally responsible t			
		eeded, copy the Addit me and case number	ional Page, fill it out, number the er (if known).	ntries, and attach it to this	form. On the top of a	ny	
1. Do any cre	editors have clai	ms secured by your p	roperty?				
∏ No. C	heck this box and	submit this form to the	e court with your other schedules. Yo	u have nothing else to rep	ort on this form.		
	ill in all of the info		s court man your canon contourned. To	a mare meaning election op			
165. F	III III ali Oi ule IIIIC	imation below.					
Part 1:	List All Secured	Claims					
					Column A	Column A	Column C
			an one secured claim, list the creditor	' '	Amount of claim	Value of collateral	Unsecured
		•	articular claim, list the other creditors al order according to the creditors na		Do not deduct the	that supports this claim	<b>portion</b> If any
7.6 1114611	do poddibio, not ti	To claime in diphabetic	ar order about arrig to the droaters ha		value of collateral		,
2.1 JPM C	hase		Describe the property that secure	es the claim:	\$_27,555.00	<u>\$ 75,880.00</u>	\$ <u>0.00</u>
Creditor's			1001 Marie Ave Machesney Par	k IL 61115 - Primary			
Number	< 24696 Street		Residence				
Number	Olicci		As of the data you file the claim i	Charle all that apply			
			As of the date you file, the claim i	в. Спеск ан тат арргу.			
Colum	bus	OH 43224	Unliquidated				
City		State Zip Code	Disputed				
Who owe	s the debt? Check	one.	Nature of Lien. Check all that apply	<i>I</i> .			
Debtor	1 only		An agreement you made (such as	s mortgage or secured			
Debtor	•		car loan)				
=	1 and Debtor 2 onl	•	Statutory lien (such as tax lien, m	echanic's lien)			
At leas	st one of the debtors	and another	Judgment lien from a lawsuit  Other (including a right to offset)				
Check	c if this claim rela	tes to a	Other (including a right to onset)				
	nunity debt	2005-2017	Last 4 digits of account number	NULL			
2.2	t was incurred				<b>\$</b> 38,859.00	<b>\$</b> 75,880.00	<b>\$</b> 0.00
2.2 Pncba			Describe the property that secure		\$_00,000.00	<b>\$</b> _70,000.00	<b>\$</b> _0.00
Creditor's 2730 L	Name iberty Ave		1001 Marie Ave Machesney Par Residence	k IL 61115 - Primary			
Number	Street		residence				
			As of the date you file, the claim i	is: Check all that apply.			
			Contingent	,			
Pittsbu	irgh	PA 15222	Unliquidated				
City		State Zip Code	Disputed				
Who owe	s the debt? Check	one.	Nature of Lien. Check all that apply	1.			
	1 only		An agreement you made (such as	s mortgage or secured			
=	2 only		car loan)				
=	1 and Debtor 2 onl at one of the debtors	•	Statutory lien (such as tax lien, m  Judgment lien from a lawsuit	еспапіс в пеп)			
☐At leas	She of the deptols	, and another	Other (including a right to offset)				
	c if this claim relat	tes to a					
	nunity debt t was incurred	2010-2017	Last 4 digits of account number	4588			
		our entries in Column	A on this page. Write that number		\$_66,414.00		

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**Document** Don Leroy Debtor 1

Last Name

	Additional Page		Column A	Column A	Column C
Pa	After Isiting any entries on this page, nu	mber them beginning with 2.3. followed	Amount of claim	Value of collateral	Unsecured
	by 2.4, and so forth.	maer them acgining with 2.0, tollowed	Do not deduct the value of collateral	that supports this claim	<b>portion</b> If any
2.3	Winnebago County Clerk	Describe the property that secures the claim:	<b>\$</b> 1,691.54	\$ <u>75,880.00</u>	\$ <u>0.00</u>
	Creditor's Name	907 Maple Ave Machesney Park IL 61115			
404 Elm St					
	Number Street				
	Suite 104	As of the date you file, the claim is: Check all that apply.	_		
		Contingent			
	Rockford IL 61101	Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only				
		car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a	Other (including a right to offset)			
	community debt				
	Date Debt was incurred2013-2015	Last 4 digits of account number			
2.4	Winnebago County Clerk	Describe the property that secures the claim:	\$_3,504.62	<b>\$</b> 75,880.00	\$ <u>3,504.62</u>
	Creditor's Name	907 Maple Ave Machesney Park IL 61115			
	404 Elm St				
	Number Street				
	Suite 104	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Rockford IL 61101	Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only				
	Debtor 1 and Debtor 2 only	car loan)  Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another				
	At least one of the deptors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a	Other (including a right to offset)			
	community debt				
	Date Debt was incurred2013-2014	Last 4 digits of account number			
2.5	Winnebago County Clerk	Describe the property that secures the claim:	\$ <u>6,029.58</u>	<b>\$</b> 75,880.00	\$ <u>0.00</u>
	Creditor's Name	1001 Marie Ave Machesney Park IL 61115 - Primary			
	404 Elm St	Residence			
	Number Street				
	Suite 104	As of the date you file, the claim is: Check all that apply.			
	Deal feet	Contingent			
	Rockford IL 61101	Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
		Other (including a right to offset)			
	Check if this claim relates to a community debt				
	Date Debt was incurred 2013-2015	Last 4 digits of account number			
	Add the dollar value of your entries in Column A		\$_77,639.74		

If this is the last page of your form, add the dollar value totals from all pages.

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Page 21 of 59 **Document** Don Leroy Debtor 1 Last Name

Par	Additional Page  After Isiting any entries on this page, r by 2.4, and so forth.	number them beginning with 2.3, followed	Column A  Amount of claim  Do not deduct the value of collateral	Column A  Value of collateral that supports this claim	Column C Unsecured portion If any
2.6	Winnebago County Clerk	Describe the property that secures the claim:	\$_7,546.28	<b>\$</b> 54,660.00	<u>\$ 0.00</u>
	Creditor's Name 404 Elm St  Number Street	7615 Elm Ave Machesney Park IL 61115			
	Suite 104	As of the date you file, the claim is: Check all that apply.			
	Rockford         IL         61101           City         State         Zip Code	☐ Contingent ☐ Unliquidated ☐ Disputed			
v	Vho owes the debt? Check one.	Nature of Lien. Check all that apply.			
ַן [	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)			
[	Check if this claim relates to a community debt	Last 4 digits of account number			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>85,186.02</u>

				Eilad 03/33	9/17 ⊑nt	ored 03/23/17 09	9:38:04	Desc Main	
FIIII	in this in	formation to identify your ca	se:			2 of 59			
Deb	tor 1	Don	Leroy	Moore					
		First Name	Middle Name	Last Name					
Deb	tor 2	Delores	Ann	Moore					
(Spou	ise, if filing)	First Name	Middle Name	Last Name					
Unit	ed States	Bankruptcy Court for the : <u>NOR</u>	THERN Distr	rict of <u>ILLINOIS</u>					
Cas	e Number			(State)				Check if	this is an
	nown)			<del></del>				amended	d filing
Offic	cial Fo	orm 106E/F							
		E/F: Creditors Wh	a Hava		-!				12/15
ist the /B: Pr redito eeded	other paragraph operty (Cors with poor the only addited	and accurate as possible. Usarty to any executory contractofficial Form 106A/B) and on artially secured claims that are Part you need, fill it out, nutional pages, write your name.	cts or unexpir Schedule G: are listed in S umber the enter and case nu	red leases that could re Executory Contracts a chedule D: Creditors I tries in the boxes on th	esult in a claim and Unexpired Who Have Clair	Also list executory contra Leases (Official Form 1060 as Secured by Property. If	cts on Schedule 6). Do not include more space is	e	
1. <b>Do</b>	any cred	ditors have priority unsecure	d claims agai	inst you?					
	No. Go	to Part 2.							
	Yes.								
ea no un:	ch claim npriority secured	our priority unsecured claims listed, identify what type of cla amounts. As much as possible claims, fill out the Continuation planation of each type of claims	nim it is. If a cla e, list the claim n Page of Part	aim has both priority anns in alphabetical order t 1. If more than one cre	nd nonpriority ar according to the editor holds a pa	nounts, list that claim here a e creditor's name. If you hav articular claim, list the other o	nd show both pr ve more than two creditors in Part	iority and priority	
							Total claim	Priority amount	Nonpriority amount
Part	2: L	List All of Your NONPRIORITY U	Jnsecured Cla	ims					
3. <b>Do</b>	any cred	ditors have nonpriority unsec	cured claims	against you?					
П	No. Yo	u have nothing to report in this	s part. Submit	t this form to the court v	vith vour other s	chedules.			
	Yes.	3 1	•		,				
no	npriority i	our nonpriority unsecured cl unsecured claim, list the credit Part 1. If more than one credit ut the Continuation Page of Pa	tor separately or holds a par	for each claim. For each	ch claim listed, i	dentify what type of claim it i	s. Do not list cla	ims already	
									Total claim
4.1	Chase (		ι	ast 4 digits of account	numberN	ULL			\$ <u>4,696.00</u>
	Po Box		v	When was the debt incu	rred? 2	012-2016			
	Number	Street							
				As of the date you file, the	he claim is: Che	ck all that apply.			
	Wilming	ton DE 198	50 <b>L</b>	Contingent					
	City	State Zip (		Unliquidated					
W	_	the debt? Check one.	L	Disputed					
L	Debtor	•	-	Tune of NONDBIODITY	maaanus dala!				
	Debtor 2	2 only 1 and Debtor 2 only	л Г	Student loans	insecured claim				
F	=	one of the debtors and another	ř	Obligations arising out	of a separation an	reement or divorce			
F	=	if this claim relates to a		that you did not report a	-				
	commu	unity debt		Debts to pension or pro		and other similar debts			
Is		n subject to offest?	_	_					
	No Type			Other. SpecifyCred	lit Card or Credi	t Use			
	Yes								

Doc 1 Filed 03/23/17 Entered 03/23/17 09:38:04 Desc Main Case 17-80670 Page 23 of 59 Document Leroy Don Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 7,534.00 CITI Last 4 digits of account number \_ Creditor's Name 2012-2016 Po Box 6241 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Citibank N.A. \$ 2,437.00 Last 4 digits of account number 4.3 Creditor's Name 2016-2017 5757 Phantom Dr Ste 225 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent MO 63042 Hazelwood Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Unknown Credit Extension Yes Kohls/Capone NULL \$ 613.00 4.4 Last 4 digits of account number Creditor's Name 1981-2017 N56 W 17000 Ridgewood Dr When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Menomonee Falls WI 53051 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 03/23/17 Entered 03/23/17 09:38:04 Desc Main Case 17-80670 Page 24 of 59 **Document** Don Leroy Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.5	Onemain	Last 4 digits of account number 346	<u>33</u>	\$ <u>60.00</u>
	Creditor's Name Po Box 1010	When was the debt incurred? 201	14-2017	
		when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is: Check	all that apply.	
	Francisco IN 47700	Contingent		
	Evansville IN 47706	Unliquidated		
v	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
lī	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
1	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agre	ement or divorce	
		that you did not report as priority claims		
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, an	nd other similar debts	
ls	s the claim subject to offest?		a care carma acces	
	No	Other. Specify Personal Loan		
	Yes	Culti. Spasify		
4.6	Onemain	Last 4 digits of account number 269	<del>34</del>	<b>\$</b> 9,733.00
	Creditor's Name	004	44.0047	
	Po Box 499	When was the debt incurred?	14-2017	
	Number Street			
		As of the date you file, the claim is: Check	call that apply.	
		Contingent		
	Hanover MD 21076	Unliquidated		
	City State Zip Code  Who owes the debt? Check one.	Disputed		
ľ		ш .		
	Debtor 1 only	- (11011-101-11)		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agre	ement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims		
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, an	id other similar debts	
ì	No	Other, Specify Personal Loan		
7	Yes	Other. Specify Personal Loan		
4.7	PNC Bank, N.A.	Last 4 digits of account number NU	LL	\$ 6,768.00
7.7	Creditor's Name		<del></del>	
	1 Financial Pkwy	When was the debt incurred? 200	07-2016	
	Number Street			
		As of the date you file, the claim is: Check	s all that apply.	
		Contingent		
	Kalamazoo MI 49009	Unliquidated		
	City State Zip Code	Disputed		
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agre	ement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims		
.	community debt	Debts to pension or profit-sharing plans, an	ıd other similar debts	
	s the claim subject to offest? No	Cradit Cord or Cradit	Llee	
	Yes	Other. SpecifyCredit Card or Credit I	<u> </u>	
	169			

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sting any entries on this page, number them I	peginning with 4.4, followed by 4.5, a	nd so forth.	Total Clain
PNC Bank, N.A.	Last 4 digits of account number _	NULL	\$ <u>19,885.0</u>
Creditor's Name 1 Financial Pkwy	When was the debt incurred?	2012-2016	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent	,	
Kalamazoo MI 49009	Unliquidated		
City State Zip Code			
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
=	that you did not report as priority cl		
Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
s the claim subject to offest?	Debts to perision or profit-sharing p	olaris, and other similar debts	
No	Crodit Cord or	Cradit I las	
Yes	Other. SpecifyCredit Card or	Credit Ose	
Winnebago County Treasurer	Look 4 digits of account number		<b>\$</b> 0.00
Creditor's Name	Last 4 digits of account number _	<del></del>	<u> </u>
404 Elm Street	When was the debt incurred?		
Number Street	When was the dest meaned:		
Suite 205	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Rockford IL 61101	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	aims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
s the claim subject to offest?			
No	Other Specific		
Yes	Other. Specify	<del></del>	
List Others to Be Notified for a Debt Tha	at You Aiready Listed		

Schedule E/F: Creditors Who Have Unsecured Claims

2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Don

Debtor 1

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Don Debtor 1

Leroy

**Document** 

Add the am	ounts for each type of unsecured claim.		
			Total claim
otal claims om Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
otal claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$51,726.00
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$51,726.00

		0 17 (	00070 Dan 1	E:LL 00/00/47	F	Dana Main
Fill in	n this inf	ormation to identif			Entered 03/23/17 09:38:04 7 of 59	Desc Main
Debt	or 1	Don	Leroy	Moore		
		First Name	Middle Name	Last Name		
Debt		Delores	Ann	Moore		
(Spous	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States E	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of	ILLINOIS(State)		
	Number					Check if this is an
(If kn	-					amended filing
<u>Offic</u>	ıal Fo	orm 106G				
			ry Contracts and			12/18
nforma	tion. If m	ore space is neede	ed, copy the additional page	e, fill it out, number the er	n are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	ny
		· -	and case number (if known)			
	-	-	ntracts or unexpired leases			
					ou have nothing else to report on this form.	
Ш	Yes. Fill	in all of the informa	tion below even if the contract	cts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
	-	-			<ul> <li>Then state what each contract or lease is for (for cuction booklet for more examples of executory controls)</li> </ul>	
	mpie, rei xpired le:		en phone). See the instruction	ns for this form in the instr	uction bookiet for more examples of executory co	ntracts and
_						
Pe	rson or o	company with who	m you have the contract or	lease	State what the contract or lease	e is for
2.1						
-	Name				•	
	Number	Street			-	
		ou out				
	City		State Zip	Code	-	
2.2						
	Name					
					_	
	Number	Street				
	City		State Zip	Code	-	
			<u>'</u>			
2.3					-	
	Name					
	Number	Street			-	
					_	
	City		State Zip	Code	-	
0.4						
2.4						
	Name					
	Number	Street			-	
					_	
	City		State Zip	Code		
2.5						
-	Name					
					-	
	Number	Street				
	City		State Zip	) Code	-	

Fill in this information to identify your case:				
Debtor 1	Don	Leroy	Moore	
	First Name	Middle Name	Last Name	
Debtor 2	Delores	Ann	Moore	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS	
Case Number			(State)	
(If known)			_	

## Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. D	o you have any codebtors? (If you are filing a	a joint case, do not list eit	her spouse as a codebtor	.)
	No.			
	Yes			
2. <b>W</b>	ithin the last 8 years, have you lived in a co	mmunity property state	or territory? (Community	property states and territories include
A	rizona, California, Idaho, Lousiiana, Nevada,	New Mexico, Puerto Rico	, Texas, Washington, and	Wisconsin.)
	No. Go to line 3.			
[	Yes. Did your spouse, former spouse, or le	egal equivalent live with y	ou at the time?	
	No	tory did you live?	Fill in the	name and current address of that person.
	Tes. Inwited community state of term	iory and you live:	1 111 111 110	Traine and current address of that person.
	<del></del>			
	Name of your spouse, former spouse or legal equiv	alent		
	Number Street			
	City	State	Zip Code	
3. In	Column 1, list all of your codebtors. Do not		·	se is filing with you. List the person
	hown in line 2 again as a codebtor only if the			
	chedule D (Official Form 106D), Schedule E/	•	, or Schedule G (Official	Form 106G). Use Schedule D,
S	chedule E/F, or Schedule G to fill out Colum	ın 2.		
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			_
				Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	-			Scriedule G, line
3.3	City	State	Zip Code	Cahadula D. lina
3.3	Name			Schedule D, line
				Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

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Debtor 1	Don	Leroy	Moore	
	First Name	Middle Name	Last Name	
Debtor 2	Delores	Ann	Moore	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Numbe (If known)	r			Check if this is:
				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following da
· · · · -	orm 106I			

# **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  X Not employed		Employed  X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Retired		Retired
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
		How long employed there?			
Pa	rt 2: Give Details About Monthl	y Income			
	spouse unless you are separated. If you or your non-filing spouse have	ne date you file this form. If you have more than one employer, combine, attach a separate sheet to this for	ne the information for a		,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay calculate what the monthly wage wo		\$0.00	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$0.00

Record # 740295 Official Form 106I Schedule I: Your Income Page 1 of 2

Debtor 1 Don Leroy Document Moore Page 30 of 59
First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Cop	y line 4 here	4.	\$0.00	\$0.00	
5. I		payroll deductions:	_	**		
		Fax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
		Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
		/oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
		Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
		nsurance	5e.	\$0.00	\$0.00	
		Domestic support obligations	5f.	\$0.00	\$0.00	
	_	Jnion dues	5g.	\$0.00	\$0.00	
6 4		Other deductions. Specify: payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	5h. 6.	\$0.00	\$0.00	
		te total monthly take-home pay. Subtract line 6 from line 4.	7. <b>[</b>	\$0.00	\$0.00	
			′.	\$0.00	\$0.00	
8. L		other income regularly received:				
	oa.	Net income from rental property and from operating a business,				
		profession, or farm  Attach a statement for each property and business showing gross				
		receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a. -	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
	0.1	settlement, and property settlement.	0.1			
	8d.	Unemployment compensation	8d. -	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$1,936.00	\$887.00	
	8f.	Other government assistance that you regularly receive	8f. -	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g.	\$245.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$2,181.00	\$887.00	
		Č	-	Ψ2,101.00	ΨΟΟ1.00	
10.		sulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,181.00 +	\$887.00	\$3,068.00
11.	State	e all other regular contributions to the expenses that you list in <i>Schedule</i>	⊋ J.			
		ide contributions from an unmarried partner, members of your household, you		ents, your roommates, and		
	othe	r friends or relatives.				
		not include any amounts already included in lines 2-10 or amounts that are n			Schedule J.	
	Spec	oify:			1	11. \$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the co	mbined monthly income.		
		e that amount on the Summary of Schedules and Statistical Summary of Ce		ies and Related Data, if it	applies	12. <b>\$3,068.00</b>
13.		ou expect an increase or decrease within the year after you file this form	?			
	X					
	Ш'	Yes. Explain:				

Fill in this	information to identify y	our case:				
Debtor 1	Don	Leroy	Moore	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Delores	Ann	Moore	. —		t-petition chapter 13
(Spouse, if filin		Middle Name	Last Name	income as	of the following of	date:
	tes Bankruptcy Court for the :	NORTHERN DISTRICT C	OF ILLINOIS		YYYY	
Case Num (If known)	per		_			
∟ Official	Form 106J				filing for Debtor a separate house	2 because Debtor 2
					a coparato nodo	niola.
Schedu	ule J: Your Ex	rpenses				12/14
=	is needed, attach anothe			are equally responsible for supplyi ges, write your name and case num	-	
Part 1:	Describe Your Househol	d				
1. Is this a	joint case?					
∐ No	. Go to line 2.					
X Ye	s. Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mu	ust file a separate Schedu	le J.			
2. Do yo	u have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do no	t list Debtor 1 and	Yes. Fill out	this information for	Debtor 1 or Debtor 2	age	with you?
Debto	r 2.	each depen	dent			X No
	t state the dependents'					Yes
names	5.					x No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
3. Do yo	ur expenses include	X No				' <u></u>
expen	ses of people other than	· \				
yours	elf and your dependents	<u>′                                    </u>				
Part 2:	Estimate Your Ongoing I	Monthly Expenses				
-				m as a supplement in a Chapter 13 o		
the applicat		rupicy is filed. If this is a	supplemental Schedule 3,	, check the box at the top of the for	in and ini in	
Include exp	enses paid for with non-	cash government assista	nce if you know the value			
of such ass	istance and have include	d it on Schedule I: Your	Income (Official Form 106	l.)		Your expenses
4. The re	ental or home ownership	expenses for your resid	ence. Include first mortgage	e payments and		
	ent for the ground or lot.				4.	\$424.00
If not	included in line 4:					
4a.	Real estate taxes				4a.	\$0.00
	Property, homeowner's, o				4b.	\$0.00
	Home maintenance, repai				4c.	\$0.00
4d.	Homeowner's association	or condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Debtor 1 Don Leroy Document Moore Pirst Name Middle Name Last Name Page 32 of 59
Case Number (if known)

	First Name Middle Name Last Name		Your expens	es.				
			Tour expens					
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$211.00				
	Utilities:			\$200.0				
	6a. Electricity, heat, natural gas	6a.		\$200.0				
(	6b. Water, sewer, garbage collection	6b.						
•	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$0.0				
(	6d. Other. Specify:	6d.	<b>\$</b>	0.0				
.	Food and housekeeping supplies	7.		\$500.0				
. '	Childcare and children's education costs	8.		\$0.0				
. '	Clothing, laundry, and dry cleaning	9.		\$45.0				
0.	Personal care products and services	10.		\$30.0				
1.	Medical and dental expenses	11.		\$25.0				
	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$162.0				
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.0				
1.	Charitable contributions and religious donations	14.		\$0.0				
	Insurance.							
	Do not include insurance deducted from your pay or included in lines 4 or 20.							
	15a. Life insurance	15a.		\$0.0				
	15b. Health insurance	15b.		\$0.0				
	15c. Vehicle insurance	15c.		\$0.0				
	15d. Other insurance. Specify:	15d.		\$0.0				
3.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.							
;	Specify:	16.		\$0.0				
7.	Installment or lease payments:							
	17a. Car payments for Vehicle 1	17a.		\$0.0				
	17b. Car payments for Vehicle 2	17b.		\$0.0				
	17c. Other. Specify:	17c.		\$0.0				
	17d. Other. Specify:	17d.		\$0.0				
3.	Your payments of alimony, maintenance, and support that you did not report as deducted							
1	from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.0				
	Other payments you make to support others who do not live with you.							
	Specify:	19.		\$0.0				
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.							
	20a. Mortgages on other property	20a.		\$ 0.0				
	20b. Real estate taxes	20b.	\$	0.0				
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0				
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0				

Official Form 106J Record # 740295 Schedule J: Your Expenses

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Don Leroy Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: 22.. Your monthly expense: Add lines 4 through 21. \$1,597.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,068.00 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,597.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$1,471.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 740295 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Don	Leroy	Moore
	First Name	Middle Name	Last Name
Debtor 2	Delores	Ann	Moore
(Spouse, if filing)	First Name	Middle Name	Last Name
	, ,	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	-		

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did	For attended to be less of the state of the
Lid you pay or agree to pay someone who is NO	Γ an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under marches of maritimes I dealers that I have march	
correct.	d the summary and schedules filed with this declaration and that they are true and
✗ /s/ Don Leroy Moore	★ /s/ Delores Ann Moore
Signature of Debtor 1	Signature of Debtor 2
02/00/2047	02/00/2017
Date 03/09/2017 MM / DD / YYYY	Date 03/09/2017 MM / DD / YYYY
IVIIVI / DD / TTTT	IVIIVI / DD / TITT

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Leroy	Moore
Middle Name	Last Name
s Ann	Moore
Middle Name	Last Name
	s Ann

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

	ber (if known). Answer every question.				
	Give Details About Your Marital Status an What is your current marital status?	d Where You Lived Before			
	Married Married				
	Not married				
2	During the last 3 years, have you lived anywhere	e other than where you li	ve now?		
	■ No.  Yes. List all of the places you lived in the last 3	B years. Do not include wl	here you live now.		
	Debtor 1	Dates Debto lived there	r 1 Debtor 2:		Dates Debtor 2 lived there
	Within the last 8 years, did you ever live with a sproperty states and territories include Arizona, (and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Compared to the sure you fill out Schedule H: Your Compared to the sure you have any income from employment or fill in the total amount of income you received from the you are filling a joint case and you have income to the sure you are filling a joint case and you have income to the sure you are filling a joint case and you have income to the your area.	California, Idaho, Louisia Codebtors (Official Form 1  rom operating a busines m all jobs and all business	na, Nevada, New Mexico, Puer 06H).  s during this year or the two poses, including part-time activities	rto Rico, Texas, Washington	,
	■ No. ■ Yes. Fill in the details				
	_	Debtor 1		Debtor 2	
		Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)

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Case Number (if known) \_

Moore

Leroy

First Name	Middle Name	Last Name						
Include income regardle and other public benefit	less of whether that inco	ental income; interest; divide	other income are alimony; child ends; money collected from law	suits; royalties; and gamblir				
winnings. If you are filing	ng a joint case and you l	nave income that you receive	ed together, list it only once und	der Debtor 1.				
List each source and the	st each source and the gross income from each source separately. Do not include income that you listed in line 4.							
☐ No. ■ Yes. Fill in the deta	nile.							
res. Fill III the deta	illo	Debtor 1		Debtor 2				
		Sources of income	Gross income	Sources of income	Gross income			
		Describe below.	(before deductions and exclusions)	Describe below.	(before deductions and exclusions)			
From January 1 of	f current year until	Social Security	\$1,936/m	Social Security	\$887/m			
the date you filed	for bankruptcy:							
		Pension	\$245/m					
For last calendar y	year:	Social Security	\$24,490	Social Security	\$11,902			
(January 1 to Dece	ember 31, 2016)							
		Pension	\$2,940					
For last calendar y	year:	Social Security	\$24,490	Social Security	\$11,902			
(January 1 to Dec	ember 31, 2015)							
		Pension	\$2,940					
List Certain Pa	ayments You Made Befor	e You Filed for Bankruptcy						

Don

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Debtor 1	Don	Leroy	Moore	_	Case Number (if known) _	
	First Name	Middle Name	Last Name			
06 <b>A</b>	re either Debtor 1's	s or Debtor 2's debts primarily cons	sumer debts?			
Г	7 No Neither Deh	tor 1 nor Debtor 2 has primarily cor	nsumer debts Co	nsumer dehts are define	ed in 11 U.S.C. & 101(8) a	9
-	-	an individual primarily for a personal			,a iii 11 0.0.0. 3 101(0) a	3
	-	00 days before you filed for bankrupto	-		25* or more?	
	□ No. Go		<i>5,</i> 5 1 5 5	, ,		
	_					
		st below each creditor to whom you p			• •	
		nount you paid that creditor. Do not in				
		pport and alimony. Also, do not include		•	•	
	Subject to adju	stment on 4/01/16 and every 3 years	alter that for case	is filed on or after the da	ne or adjustment.	
	_	or Debtor 2 or both have primarily co				
	During the	90 days before you filed for bankrupt	tcy, did you pay ar	ny creditor a total of \$600	0 or more?	
	☐ No. Go	to line 7.				
	Yes. Lis	st below each creditor to whom you p	aid a total of \$600	or more and the total ar	mount you paid that	
	creditor	. Do not include payments for domes	tic support obligati	ions, such as child supp	ort and	
	alimony	. Also, do not include payments to ar	attorney for this b	oankruptcy case.		
			Dates of	Total amount paid	Amount you still	owe Was this payment for
			payments			
	JPN.	// Chase Po Box 24696		\$ 633	\$ 27,555	Mortgage
		umbus OH 43224		_		Car
		umbus 01140224				☐ Credit card
						Loan repayment
						Suppliers or vendors
						Other
	PNO	C Bank		\$1,302	\$38,859	Mortgage
						Gar
						☐ Credit card
		<del></del>				Loan repayment
						Suppliers or vendors
						Other
07 W	/ithin 1 year before	you filed for bankruptcy, did you mak	e a payment on a	debt you owed anyone	who was an insider?	
		relatives; any general partners; relati				
		n you are an officer, director, person i for a business you operate as a sole				
	uch as child support		proprietor. 11 0.3	.c. § 101. Illolude payill	lents for domestic support	obligations,
	_	•				
	No.	conto to an incider				
L	Yes. List all paym	iems to an insider.	Dates of	Total amount	Amount you still	Pageon for this payment
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

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Debtor 1	Don	Leroy	Moore	_	Case Number (if known)		
	First Name	Middle Name	Last Name				
	/ithin 1 year before yo n insider?	u filed for bankruptcy, did you	make any payments o	r transfer any property	y on account of a debt that	benefited	
In	clude payments on de	ebts guaranteed or cosigned b	y an insider.				
	No.						
-	Yes. List all paymer	nts to an insider					
-	1 100. Elet all paymor	no to an moraor.	Dates of	Total amount	Amount you still	Reason for th	is navment
			payment	paid	owe	Include credit	• •
Part	Identify Legal a	actions, Repossessions, and F	oreclosures				
Li	•	u filed for bankruptcy, were yo cluding personal injury cases, ract disputes.				rt or custody	
	No.						
7	Yes. Fill in the detai	ils.					
-			Nature of the case	Court	or agency	S	tatus of the case
10 W	/ithin 1 year before yo	u filed for bankruptcy, was an			= =		
		d fill in the details below.	y or your property rope.	, , ,	ga	, 51 1511541	
	No. Go to line 11						
	Yes. Fill in the infor	mation below.					
	-	you filed for bankruptcy, did yment because you owed a o	- ·	g a bank or financial	institution, set off any am	ounts from you	r accounts
	No. Go to line 11						
-	Yes. Fill in the infor	mation helow					
_	_	ou filed for bankruptcy, was a	any of your property in	the nossession of a	in assigned for the honofit	of creditors a	
cc	ourt-appointed receiv	er, a custodian, or another o		i tile possession of a	in assignee for the benefit	or creditors, a	
	No.						
L	Yes.						
Part	List Certain Git	fts and Contributions					
13 <b>W</b>	ithin 2 years before	you filed for bankruptcy, did	you give any gifts witl	n a total value of mor	e than \$600 per person?		
	_						
	No.	9 · 6 · · · · · · · · · · · · · · · · ·					
_	Yes. Fill in the detai	-					
14 W	ithin 2 years before y	you filed for bankruptcy, did	you give any gifts or o	contributions with a t	otal value of more than \$6	00 to any charit	y?
	No.						
	Yes. Fill in the detai	ils for each gift.					
Part	List Certain Lo	sses					
		ou filed for bankruptcy or sir	ice you filed for bankr	uptcy, did you lose a	nything because of theft,	fire, other disas	ter, or
g	ambling?						
	No.						
Г	Yes. Fill in the detai	ils for each gift.					
_	_						
Pari	List Certain Pa	yments or Transfers					
		-					
C	onsulted about seeki	ou filed for bankruptcy, did y ng bankruptcy or preparing a	a bankruptcy petition?	, -			
In	clude any attorneys,	bankruptcy petition prepare	rs, or credit counselin	g agencies for service	ces required in your bankr	uptcy.	
	No.						
	Yes. Fill in the detai	ils					

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Case Number (if known)

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Moore

First Name Middle Name Last Name Description and value of any property transferred Amount of payment **Party Contact Info** Date payment or transfer Payment/Value: Geraci Law L.L.C. \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Don

Debtor 1

Leroy

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Debtor 1	Don	Leroy	Moore	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 <b>H</b>	ave you stored property i	n a storage unit o	or place other than your home within	1 year before you filed for bankruptcy?		
	No.					
-	Yes. Fill in the details.					
L	Tes. Fill III the details.		Who else has or had access to it?	Describe the contents	Do you still	
			WITO GISE HAS OF HAU ACCESS TO IT?	Describe the contents	have it?	
Davi	Identify Property Yo	ou Hold or Control	for Someone Fise			
Par	identity Property 14		ioi domediie Lise			
	o you hold or control any or someone.	property that so	meone else owns? Include any prope	rty you borrowed from, are storing for, or	hold in trust	
	No.					
	Yes. Fill in the details.					
_	_		Where is the property?	Describe the property	Value	
Part						
For th	e purpose of Part 10, the	following definition	ons apply:			
ha	zardous or toxic substan	ces, wastes, or m	<del>-</del>	ning pollution, contamination, releases of water, groundwater, or other medium, stes, or material.		
	te means any location, fac or used to own, operate, o			law, whether you now own, operate, or ut	tilize	
			onmental law defines as a hazardous ntaminant, or similar term.	waste, hazardous substance, toxic		
Repo	rt all notices, releases, an	d proceedings the	at you know about, regardless of whe	en they occurred.		
24 <b>H</b>	as any governmental unit	t notified you that	you may be liable or potentially liable	e under or in violation of an environment	al law?	
ı	No.					
Ē	Yes. Fill in the details.					
			Governmental unit	Environmental law, if you know it	Date of notice	
25 <b>H</b>	ave you notified any gove	ernmental unit of	any release of hazardous material?			
	No.					
	Yes. Fill in the details.					
_	_		Governmental unit	Environmental law, if you know it	Date of notice	
26 <b>H</b>	ave you been a party in a	ny judicial or adm	ninistrative proceeding under any env	rironmental law? Include settlements and	orders.	
	No.					
	Yes. Fill in the details.					
			Court or agency	Nature of the case	Status of the case	
Part	111 Give Details About	Your Business or C	connections to Any Business			
27 <b>y</b>	/ithin 4 years before you	filed for bankrupto	cy, did you own a business or have a	ny of the following connections to any bu	ısiness?	
	_	-	a trade, profession, or other activity,			
	= ' '		iny (LLC) or limited liability partnersh	•		
	=		iny (LLO) or initited hability partiters in	ip (LLi )		
	☐ A partner in a partn	-				
	<u> </u>		cutive of a corporation			
	∐An owner of at leas	t 5% of the voting	or equity securities of a corporation			
	No. None of the above a	applies. Go to Par	t 12.			
			the details below for each business.			
L	so. onesk an that appr	, above and milli	and actume policit for odoli publificas.			

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Debtor 1 Don Leroy Moore Case Number (if known) First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Don Leroy Moore ✗ /s/ Delores Ann Moore Signature of Debtor 1 Signature of Debtor 2 Date 03/09/2017 Date 03/09/2017 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person \_ \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Case 17-80670 Doc 1 Filed 03/23/17 Entered 03/23/17 09:38:04 Desc Main Document Page 42 of 59

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In r	e								
Don	Leroy M	loore and	Delores Ann Moore / Deb	otors			Case No:		
							Chapter:	Chapter 13	
			DISCLOSUR	E OF COM	PENSATION OF	ATTORNEY	FOR DEF	BTOR	
	npensation	paid to me	C. § 329(a) and Fed. Bankr within one year before the ed on behalf of the debtor(s	e filing of the	e petition in bankru	uptcy, or agree	ed to be paid	d to me, for servi	ices
	For lega	l services,	I have agreed to accept		\$4,000.00				
	Prior to	the filing o	f this statement I have rece	eived	\$0.00				
	Balance	Due			\$4,000.00				
2.			ompensation paid to me wa	as:					
		ebtor(s)	Other: (specify)						
3.	The sour	ce of comp	pensation to be paid to me is	s:					
	D	ebtor(s)	Other: (specify)						
4.		ve not agre	eed to share the above-discl	losed comper	nsation with any ot	ther person un	less they ar	re members and a	ssociates
	of n	-	to share the above-disclosed n. A copy of the agreement	_	_	_			
5.	In return case, inc		ove-disclosed fee, I have ag	greed to rende	er legal service for	all aspects of	the bankru	ptcy	
		alysis of the	e debtor' s financial situation	on, and rende	ring advice to the o	debtor in deter	rmining wh	ether to file a pet	ition in
	b. Prep	paration an	d filing of any petition, sch	edules, state	ments of affairs an	d plan which	may be req	uired;	
	c. Rep	resentation	of the debtor at the meetin	ng of creditor	rs and confirmation	n hearing, and	any adjour	ned hearings the	reof;
6.	By agree	ment with	the debtor(s), the above-dis	sclosed fee d	oes not include the	e following ser	rvice:		
				CE	RTIFICATION				1
			ertify that the foregoing is a at to me for representation of	_			-	or	
		Date:	03/22/2017	/s	/ David M. Lulkir	1			
		Date			ignature of Attorne		_		

Record # 740295 Page 1 of 1

Geraci Law L.L.C. Name of law firm

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received ,\$	
toward the flat fee, leaving a balance due of \$ 4000; and \$ 30	for expenses
leaving a balance due for the filing fee of \$	

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed:

Debtor(s)

) Sela

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

## Case 17-80670 Doc 1 Filed **G8/26/1/2aw Ento Go**d 03/23/17 09:38:04 Desc Mair National Headquarters: 55 E. Monroe நெரு நிகுழு Chicappa நெடு 60இரு 0f1-879-925-1313 help@geracilaw.com

Date: 3/2/2017

Consultation Attorney: JKN

Record #: **740-295** 

#### **Attorney - Client Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$\(\frac{\text{\$\sc{1}\}}{\text{\$\sc{1}\}}\) per month for \(\frac{\text{\$\sc{1}\}}{\text{\$\sc{1}\}}\) months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed;

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or

Don Moore (Debtor)

Delores Moore (Joint Debtor)

Dated

Attorney for the Debtor(s)

all of the funds into my Chapter 13 plan.

Representing Geraci Law L.L.C.

other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Don Leroy Moore and Delores Ann Moore / Debtors

In re

Bankruptcy Docket #:

Judge:

١	/FRIFI	CAT	ION.	OF	CREDI'	<b>TOR</b>	MΔ	TRIX
- 1		$\cup \cap I$		OI.	CKLDI	IUN	171	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 03/09/2017

/s/ Don Leroy Moore

Don Leroy Moore

X Date & Sign

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/09/2017 /s/ Delores Ann Moore

X Date & Sign

**Delores Ann Moore** 

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Don Leroy Moore and Delores Ann Moore / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/09/2017	/s/ Don Leroy Moore
	Don Leroy Moore
Dated: 03/09/2017	/s/ Delores Ann Moore
	Delores Ann Moore
Dated: 03/22/2017	/s/ David M. Lulkin
	Attorney: David M. Lulkin

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Debtor	1 Don First Name	Leroy Middle Name	Moore Last Name	Case Num	ber (if known)	
Parit	68 Answer These Question	s for Reporting Purposes				
	What kind of debts do you have?	as "incurred by  No. Go to I Yes. Go to  16b. Are your deb money for a bu  No. Go to I Yes. Go to	an individual primarily for a line 16b. line 17. ts primarily business de siness or investment or thro ine 16c.	personal, family, or house ebts? <i>Business debts</i> are ough the operation of the b	debts that you incurred to obtain usiness or investment.	
	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing	, ,	estimate that after any exe	mpt property is excluded and distribute to unsecured creditors?	TO THE POST OF THE
	How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<b>□</b> 5,0	000-5,000 001-10,000 ,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,0 □ \$100,001-\$500 □ \$500,001-\$1 m	000	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion	
Pari	7: Sign Below					
Fory	<b>ZOU</b>	correct.  If I have chosen to fill of title 11, United Staunder Chapter 7.  If no attorney represents this document, I have I request relief in according to the content of	e under Chapter 7, I am aw ites Code. I understand the ents me and I did not pay o e obtained and read the not cordance with the chapter o a false statement, conceal se can result in fines up to 341, 1519, and 3571.	vare that I may proceed, if relief available under each ragree to pay someone wicker required by 11 U.S.C. fittle 11, United States Coing property, or obtaining r	eligible, under Chapter 7, 11,12, or 13 in chapter, and I choose to proceed  the is not an attermey to help me fill out § 342(b).  de, specified in this petition.  money or property by fraud in connection to for up to 20 years, or both.  Executed on The April 12017	R

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Fill in this in	formation to iden	tify your case:		
Debtor 1	Don	Leroy	Moore	
	First Name	Middle Name	Last Name	
Debtor 2	Delores	Ann	Мооге	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number				
(ii kilowii)				

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

parer's Notice, Declaration, and
true and
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Debtor 1	Don	Leroy	Мооге	Case Number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before y titutions, creditors,		you give a financial statement t	o anyone about your business? Include all financial
	No.			
	Yes. Fill in the detai	ls.		
		Date is	aued	
Part 1	Sign Below			
ansv in co	wers are true and co	rrect. I understand that mak nkruptcy case can result in f	ing a false statement, concealin	and I declare under penalty of perjury that the g property, or obtaining money or property by fraud nament for up to 20 years, or both.
×	Signature of Debtor	Moan	Signature of	Loses Maores Debtor 2
	Date / MM / DD /	<u>/2017</u> YYYY	Date 3	/ 2/2017 DD / YYYY
Did	you attach addition	al pages to Your Statement	of Financial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did	you pay or agree to	pay someone who is not an	attorney to help you fill out bar	skruptcy forms?
	No			
The second reasons and the second reasons are	Yes. Name of perso	on		Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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#### DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are 3. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17, AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

X Date & Sign

Don Leroy Delores ann

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Don Leroy Moore and Delores Ann Moore / Debtors

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

L	T	١Ē		æ		Α	ı L	JI	₩.	1	H	ů.	8	F	Į.		ъ.	- 8	d.	Δ	1	I	×	9	C	Ж	7	Ь	7	•	ş.	₹.	3	ı	1	Ď.	Ž.	У	ä	豎	-1	ž	ı		1	1	d	ij	*	F		38	н	₹	۳.	:0	2	£.	н	n	ă.	c	Ē	Ľ	•	84	ā	К	ŧ.	Ħ	*	å	A.	м	и	3		88	ŧ.	21	н	ы	ь	٤i		ı		1	8
	a la		750	w	۰.	-	KR.		***	22		ж.		Per.	2.13	 200		<b>7 7</b>	18 A	30	live	840	28.		30	6.5		88	200	•	ж.		•	24	M.	88.8	100	37	88.	ж.	æ.		37.		22	33.	22			8.4	837	-	82	20	***	4		20.0	a.	97.3	33	Ε.	83	s,	2.00	963	22	23.	М.	3.		-27	712	ЯN	2010	73%	. 0	55.0	ka.	485	98	390	90	800	13.	ân,	иØ	A37	100

Don Leroy Moo

X Date & Sign

Dated: 3 / 9 /2017

Delorea ana Morre

X Date & Sign

**Delores Ann Moore** 

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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<ol><li>Calculate the median family income that applies to you. Follow the</li></ol>	se steps:	
16a. Fill in the state in which you live.	IL	
16b. Fill in the number of people in your household.	2	
16c. Fill in the median family income for your state and size of housel To find a list of applicable median income amounts, go online us instructions for this form. This list may also be available at the ba	sing the link specified in the separate	3. \$65,659.00
7. How do the lines compare?		
17a. X ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Dis	1 of this form, check box 1, <i>Disposable income is not determined under a sposable Income</i> (Official Form 22C-2).	11 U.S.C
	orm, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> sable Income (Official Form 122C-2). On line 39 of that form, copy	
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(	raman	
8 Copy your total average monthly income from line 11.		\$245.00
19. Deduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S.C. § 1325(b)(income, copy the amount from line 13d. If the marital adjustment does not apply, fill in 0 on line 19a.	spouse is not filing with you, and you contend	\$0.00
Subtract line 19a from line 18.		\$245.00
20 Calculate your current monthly income for the year. Follow these s	stens:	<u> </u>
20a Copy line 19b.		\$245.00
Multiply by 12 (the number of months in a year).		× 12
20b. The result is your current monthly income for the year for this	part of the form.	\$2,940.00
20c. Copy the median family income for your state and size of hous	sehold from line 16c.	\$65,659.00
21. How do the lines compare?		
Line 20b is less than line 20c. Unless otherwise ordered by the course 3 years. Go to Part 4.	urt, on the top of page 1 of this form, check box 3, The commitment period	d is
Line 20b is more than or equal to line 20c. Unless otherwise orders check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	ed by the court, on the top of page 1 of this form,	
Part 4: Sign Below		
By signing here, I declare under penalty of perjury that the info	Delores Ann Moore	Morre
Date: <u> </u>	Date: 23 / 3 /2017	
If you checked line 17a, do NOT fill out or file Form 122C-2.		
If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.		

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Form B 201A, Notice to Consumer Debtor(s)

In re Don Leroy Moore and Delores Ann Moore / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Don Leroy Moore

X Date & Sign

Dated: <u>J / J</u> /20

Delores Ann Moore

X Date & Sign

Attorney: David M. Lulkin

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